

Debtor 1 Kimberly A Roth

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Reading)

Case number 16-12441

Document Page 1 of 9

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: JP Morgan Chase Bank N.A.**Court claim no.** (if known):**Last 4 digits** of any number you use to identify the debtor's account: 0092**Date of payment change:**

Must be at least 21 days after date of this notice

06/01/2017

New total payment:

Principal, interest, and escrow, if any

\$1,253.99

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$0.03

New escrow payment: \$589.41

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Lee Gates Date 04/12/2017
Vice President

Print: Lee Gates Title Vice President

Company	JPMorgan Chase Bank, N.A.	Specific Contact Information:
Address	Chase Records Center Attn: Correspondence Mail	Phone: 866-243-5851
	Mail Code LA4-5555 700 Kansas Lane	Email: Lee.Gates@jpmorgan.com
	Monroe, LA 71203	

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Reading)

Chapter 13 No. 16-12441

Judge: Judge Richard E. Fehling

In re:

Kimberly A Roth

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on April 19, 2017 and/or by providing a copy of this document to a vendor on April 19, 2017 for mailing the same day by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Kimberly A Roth
229 W. Weis Street
Topton, PA 19562

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

BRENNNA HOPE MENDELSON
Mendelson & Mendelson, PC
637 Walnut Street
Reading, PA 19601

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

FREDERICK L. REIGLE
Chapter 13 Trustee
2901 St. Lawrence Ave.
P.O. Box 4010
Reading, PA 19606

/s/ Lee Gates

Vice President



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m.(ET)
8 a.m. - 8 p.m.(ET)
1-800-582-0542

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KIMBERLY A ROTH
ROBERT A ROTH
229 W WEIS ST
TOPTON, PA 19562-1511

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	03/28/2017
Review Period	05/2016 to 05/2017
Escrow Shortage	\$904.71

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.
Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$904.71.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$904.71 short of the minimum required balance of \$0.00 in the next 12 months.

You have three options to pay the shortage:

- Option 1: Pay All of the shortage now.**
Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 06/01/17, your monthly mortgage payment will be \$1,178.60 starting 06/01/17.
- Option 2: Pay part of the shortage now.**
Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.
- Option 3: Pay nothing now.**
The \$904.71 will be divided among the next 12 months. We will add \$75.39 to your monthly mortgage payments. Your new monthly payment will be \$1,253.99 starting 06/01/17.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼



KIMBERLY A ROTH
ROBERT A ROTH
Loan Number
Statement Date
Escrow Shortage

03/28/2017
\$904.71

Important: Please return this coupon with your check.

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$904.71. I have enclosed a check for:

- ☐ **Option 1:** \$904.71, the total shortage amount. I understand that if this is received by 06/01/17 my monthly mortgage payment will be \$1,178.60 starting 06/01/17.
- ☐ **Option 2:** \$, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

313002 00090471 00000000 00000000 00006

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$0.00	Your minimum required balance
\$-20,554.81	Your estimated lowest account balance for [REDACTED]
\$904.71	Your escrow account shortage

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$498.77. Your mortgage payment includes principal and interest \$498.74 and escrow money \$0.03.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-23,500.46.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: May 2016 to May 2017

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$1,121.45	\$-18,529.64
05/2016	Deposit	\$463.76	\$0.00 *		\$1,585.21	\$-18,529.64
06/2016	Deposit	\$463.76	\$0.00 *		\$2,048.97	\$-18,529.64
07/2016	Deposit	\$463.76	\$0.00 *		\$2,512.73	\$-18,529.64
08/2016	Deposit	\$463.76	\$0.06 *			
	Withdrawal - SCHOOL TAX	\$2,924.83	\$2,924.83		\$51.66	\$-21,454.41
09/2016	Deposit	\$463.76	\$0.06 *		\$515.42	\$-21,454.35
10/2016	Deposit	\$463.76	\$0.00 *			
	Withdrawal - HOMEOWNER IN		\$2,046.11 *		\$979.18	\$-23,500.46
11/2016	Deposit	\$463.76	\$0.00 *			
	Withdrawal - HOMEOWNER IN	\$1,442.94	\$0.00 *		\$0.00	\$-23,500.46
12/2016	Deposit	\$463.76	\$0.06 *		\$463.76	\$-23,500.40
01/2017	Deposit	\$463.76	\$0.03 *		\$927.52	\$-23,500.37
02/2017	Deposit	\$463.76	\$-0.03 *		\$1,391.28	\$-23,500.40
03/2017	Deposit	\$463.76	\$5,102.17 E		\$1,855.04	\$-18,398.23
04/2017	Deposit	\$463.76	\$463.76 E			
	Withdrawal - BOROUGH TAX	\$1,197.28	\$1,197.28 E		\$1,121.52	\$-19,131.75
05/2017	Deposit		\$463.76 E		\$1,121.52	\$-18,667.99
Total Deposits		\$5,565.12	\$6,029.87			
Total Withdrawals		\$5,565.05	\$6,168.22			
Account Balance as of 05/2017						\$-18,667.99



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Loan Number XXXXXXXXXX
 Statement Date 03/28/2017
 Review Period 05/2016 to 05/2017
 Escrow Shortage **\$904.71**

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 KIMBERLY A ROTH
 ROBERT A ROTH
 229 W WEIS ST
 TOPTON, PA 19562-1511

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$514.02 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-20,554.81 in November 2017 (highlighted below). That is \$904.71 short of your minimum required balance of \$0.00.

Next Year: June 2017 to May 2018

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$-18,667.99
06/2017	Deposit	\$514.02		\$-18,153.97	
07/2017	Deposit	\$514.02		\$-17,639.95	
08/2017	Deposit	\$514.02			
	Withdrawal - SCHOOL TAX	\$2,924.83		\$-20,050.76	
09/2017	Deposit	\$514.02		\$-19,536.74	
10/2017	Deposit	\$514.02		\$-19,022.72	
11/2017	Deposit	\$514.02			
	Withdrawal - HOMEOWNER IN	\$2,046.11		\$-20,554.81	
12/2017	Deposit	\$514.02		\$-20,040.79	
01/2018	Deposit	\$514.02		\$-19,526.77	
02/2018	Deposit	\$514.02		\$-19,012.75	
03/2018	Deposit	\$514.02		\$-18,498.73	
04/2018	Deposit	\$514.02			
	Withdrawal - BOROUGH TAX	\$1,197.28		\$-19,181.99	
05/2018	Deposit	\$514.02		\$-18,667.97	
Total Estimated Deposits		\$6,168.24			
Total Estimated Withdrawals		\$6,168.22			
Estimated Account Balance as of May 2018				\$-18,667.97	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
SCHOOL TAX	\$2,924.83	August 17	HOMEOWNER IN	\$2,046.11	November 17
BOROUGH TAX	\$1,197.28	April 18			
Total Tax and Insurance Monthly Payment Amount = \$514.02					





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A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

This section shows that your escrow account has a shortage and explains your options. You can make a one-time payment now, pay part of the shortage now or have the shortage payment spread evenly across next year's mortgage payments.

Escrow Shortage Coupon

Use this coupon if you mail a full or partial payment of your escrow shortage. You can also pay all or part of your shortage at chase.com.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be. Most shortages occur because taxes and/or insurance were higher than what was projected on your last year's escrow analysis.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year, based on your current tax and insurance expenses.

Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you elect to pay your shortage in monthly payments over the next year, that amount will also be included in your monthly mortgage payments. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

Customer Service Center
Monday - Thursday
9:00am - 8:00pm
1-800-848-9136

CHASE

01710 Page 1 of 4

1-800-848-9136
8 a.m. - 8 p.m. (ET)
8 a.m. - 6 p.m. (PT)
1-800-848-9136
1-800-848-9136

Escrow: Taxes and Insurance Statement

Client Name: [REDACTED]
Statement Date: 10/14/2012
Payment Period: 10/01/11 to 09/30/12
Escrow Shortage: \$8.28

Why am I getting this statement?

You are getting this statement because you have an escrow account. This is a special account that we provide for you to pay your property taxes and insurance. It is also known as an Annual Escrow Account.

Escrow Shortage: With an escrow account, you pay a portion of your taxes and insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity of your account this year and the activity expected in next year.

Monthly Home Loan Payment

	Current Payment	New Payment (Effective 10/01/2012)
Principal & Interest	\$245.08	\$245.08
Escrow Account	\$340.55	\$340.55
Other Account	\$0.00	\$0.00
Subtotal/Shortage	\$0.00	\$0.00
Total Payment Amount	\$1,257.25	\$1,257.25

For more information about escrow, visit chase.com/escrowmortgage.

CHASE automatically mortgage payment customers. If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other factors that payment lenders or selling statement customers. If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$8.28.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, lower than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will be \$8.28 short of the minimum required balance of \$432.18 in the next 12 months.

Because your shortage is less than or equal to \$25, we will divide the \$8.28 among the next 12 months; your new monthly payment will be \$1,257.16 starting 10/01/2012.

You do not need to make any additional payments. Keep this statement for your records.

Escrow Payment Options

I understand that my home and insurance have increased and that my escrow account is short \$172.46. I have selected a check for:

☐ **Option 1:** \$172.46, the total shortage amount. I understand that if this is received by 10/01/12 my monthly mortgage payment will be \$4,079.99 starting 10/01/12.

☐ **Option 2:** 0 (part of the shortage). I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

Escrow Account History

The chart below compares the year's activity on your escrow account with our estimate. The estimated amounts shown from your last escrow account review.

■ Your last mortgage payment was \$1,257.25. Your mortgage payment includes principal and interest, \$245.08, and escrow money, \$340.55.

■ At the time of your last escrow account review, your expected balance was \$431.25. This chart below shows that your actual lowest escrow balance was \$268.43.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "X" in the chart below means expected activity that didn't occur.

*Indicates a difference between the estimated and actual amounts.

Expected Escrow Account Activity

The chart below indicates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$340.55 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest escrow balance of \$432.18 in March 2013 (highlighted below). That is \$8.28 short of your minimum required balance of \$432.18.

Next Year: October 2012 to September 2013

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
Starting Balance					\$268.43
10/01/12	Deposit	\$340.55	\$340.55		
Withdrawal - PMI		\$124.00		\$1,042.62	
11/01/12	Deposit	\$340.55	\$340.55		
Withdrawal - PMI		\$124.00		\$1,058.81	
12/01/12	Deposit	\$340.55	\$340.55		
Withdrawal - PMI		\$124.00		\$1,074.73	
1/01/13	Withdrawal - COUNTY TAX	\$774.27		\$700.43	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax	Annual Expense	Anticipated Dates of Payment	Insurance	Annual Expense	Anticipated Dates of Payment
COUNTY TAX	\$774.27	December 12	PMI	\$124.00	October 12
			PMI	\$124.00	November 12
			PMI	\$124.00	December 12
			PMI	\$124.00	January 13
			PMI	\$124.00	February 13
			PMI	\$124.00	March 13
			PMI	\$124.00	April 13
			PMI	\$124.00	May 13
			PMI	\$124.00	June 13
			PMI	\$124.00	July 13
			PMI	\$124.00	August 13



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

What do I need to do about this shortage?

You have options:

- You can pay all of the shortage now.
- You can pay part of the shortage now.
- We can spread the shortage payment evenly across next year's mortgage escrow payments.
- Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

ESCROW RESOURCES

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- Schedule a payment for all or part of your escrow shortage at chase.com.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.

